

STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of Financial and Insurance Services

In the matter of:

Casualty Claim Specialists, Inc.

Enforcement Case No. 04-2817

Respondent  
\_\_\_\_\_ /

Issued and entered  
On November 29, 2004  
by Linda A. Watters  
Commissioner

**CONSENT ORDER AND STIPULATION**

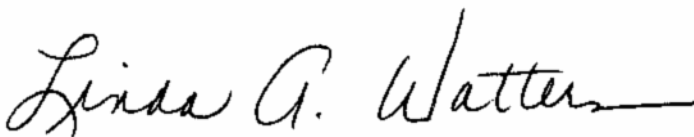
**A. Findings of fact and conclusions of law**

1. Respondent failed to timely respond to inquiries from the Consumer Services Section of this agency as set forth in the Notice of Opportunity to Show Compliance issued in this matter. This conduct violated section 438(3) of the Michigan Insurance Code (Code).

**B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Section 438(3) of the Code.
2. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Services, a civil fine in the amount of five hundred dollars (\$500.00). The fine shall be paid within thirty (30) days of the date of this order. **Failure to timely pay the fine will result in automatic suspension of Respondent's license.**



Linda A. Watters  
Commissioner